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1. Response (28 pages); ✓
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PAGE 1/30 \* RCVD AT 1/4/2007 8:01:49 PM [Eastern Standard Time] \* SVR:USPTO-EFXRF-3/17 \* DNIS:2738300 \* CSID:+\* DURATION (mm:ss):07:26

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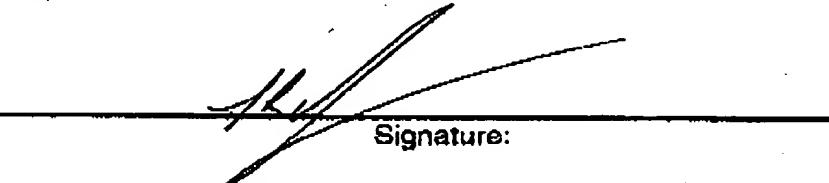
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Application Serial No: 09/886,916

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Application No.: 09/886,916  
Attorney Docket No.: 72167.000305IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/886,916 Confirmation No.: 6660  
Applicant : Denis O'Leary  
Filed : June 21, 2001  
Title : METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS  
TC/Art Unit : 2164  
Examiner: : *Daniel KESACK*  
  
Docket No. : 72167.000305  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In reply to the Office Action dated October 4, 2006, Applicant offers the following remarks.

The claims are amended as reflected in the listing of claims, which begins on page 2.

Remarks begin on page 22 of this paper.